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This Benefit Schedule forms part of Your Policy with Avo Insurance Company Limited and it contains the limits and sub-limits which apply to the Plan you have chosen. You must read this Benefit Schedule together with Your Policy and Policy Schedule.

| <b>Avo China Travel Protection (Upgraded) - Benefit Schedule</b>   |  |   |                                       |
|--|--|---|---------------------------------------|
| <b>Benefits</b>  |  | <b>Maximum Benefit Amount per Insured Person per Insured Trip (HKD)</b> |                                       |
|  |  | <b>Lite</b>   | <b>Plus</b>                           |
| <b>Section 1 - Personal Accident Benefits</b>  |  |   |                                       |
| <b>Personal Accident</b>   |  | <b>300,000</b>  | <b>500,000</b>                        |
| <ul style="list-style-type: none"> <li>• Adult (18 to 80 years of age)</li> <li>• Child (under 18 years of age)</li> </ul> |  | 300,000<br>150,000  | 500,000<br>250,000                    |
| <b>Section 2 - Emergency Medical &amp; Related Expenses</b>  |  |   |                                       |
| 2.1.   | Medical Expenses Incurred Overseas<br>Sub-limits: <ul style="list-style-type: none"> <li>• Room &amp; board (per day)</li> <li>• Follow-up medical expenses incurred in Hong Kong               <ul style="list-style-type: none"> <li>◦ Chinese medicine practitioner (including bone-setting and acupuncture), physiotherapist and/or chiropractic doctor (per visit per day: HKD150)</li> </ul> </li> </ul> | 500,000<br>750<br>30,000<br>1,500                                       | 1,000,000<br>1,500<br>60,000<br>1,500 |
| 2.2.   | Trauma Counselling Expenses (daily limit: HKD1,000)  | 8,000   | 15,000                                |
| 2.3.   | Mobility Extension   | 2,500   | 5,000                                 |
| 2.4.   | Hotel Accommodation for Convalescence and Transportation Expenses (daily limit for hotel accommodation: HKD500)  | 2,500   | 5,000                                 |
| 2.5.   | Hospital Daily Allowance (daily limit: HKD500)   | 2,500   | 5,000                                 |
| <b>Section 3 - Worldwide Emergency Assistance Services</b>   |  |   |                                       |
| 3.1.   | Emergency Medical Evacuation and/or Repatriation   | 2,000,000   | 2,000,000                             |
| 3.2.   | Repatriation of Mortal Remains or Ashes  | 1,000,000   | 2,000,000                             |
| 3.3.   | Hospital Deposit Guarantee   | 39,000  | 39,000                                |
| 3.4.   | Compassionate Visit  | 10,000  | 20,000                                |
| 3.5.   | Return of Unattended Dependent Child(ren)  | 10,000  | 20,000                                |
| 3.6.   | 24-hour Worldwide Emergency Assistance and Referral Services   | Applicable  | Applicable                            |

| Benefits   |   | Maximum Benefit Amount per Insured Person per Insured Trip (HKD) |                              |
|--|---|--|------------------------------|
|  |   | Lite   | Plus                         |
| <b>Section 4 – Personal Belongings</b>                       |   |  |                              |
| 4.1.   | Loss of or Damage to Personal Baggage or Effects<br>Sub-limits:<br><ul style="list-style-type: none"> <li>• Each item, set or pair</li> <li>• Mobile phone, smartwatch, tablet, and its accessories (one unit per insured person per insured trip)</li> </ul> | 10,000<br><br>1,000<br>Not Covered                               | 20,000<br><br>1,000<br>500   |
| 4.2.   | Loss of Personal Money  | 2,000  | 3,000                        |
| 4.3.   | Loss of Travel Documents<br>(daily limit for additional transportation and/or accommodation expenses: HKD1,000)   | 5,000  | 10,000                       |
| 4.4.   | Emergency Cash to Purchase Essential Items  | 1,000  | 2,000                        |
| <b>Section 5 - Trip Cancellation, Interruption or Delay</b>  |   |  |                              |
| 5.1.   | Loss of Deposit or Cancellation Charges<br>Sub-limits:<br>a) Redeemed Travel Arrangement<br>b) Missed Events  | 20,000<br><br>1,000<br>2,000                                     | 40,000<br><br>3,000<br>4,000 |
| 5.2.   | Trip Cut Short<br>(daily limit for accommodation expenses: HKD500)  | 10,000   | 30,000                       |
| 5.3.   | Trip Re-arrangement<br>(full 12-hour period of delay)   | 5,000  | 10,000                       |
| 5.4.   | Extra Accommodation Expenses<br>(full 6-hour period of delay)   | 2,000  | 2,000                        |
| 5.5.   | Travel Delay Allowance<br>(full 6-hour period of delay)<br>(each full 6-hour period of delay limit: HKD250)   | 1,000  | 2,000                        |
| 5.6.   | Baggage Delay Lump Sum Allowance<br>(full 6-hour period of delay)   | 500  | 1,000                        |
| 5.7.   | Compulsory Quarantine Daily Allowance<br>(daily limit: HKD500)  | 5,000  | 10,000                       |
| 5.8.   | Extra Pet Accommodation Expenses<br>(full 6-hour period of delay)   | 1,000  | 2,000                        |
| <b>Section 6 - Overseas Rental Vehicle Excess Protection</b> |   | <b>5,000</b>   | <b>10,000</b>                |
| <b>Section 7 - Personal Liability</b>                        |   | <b>Not Covered</b>   | <b>500,000</b>               |

